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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/665,250 Confirmation No.: 6949
Applicant : Steven SOREM
Filed : September 15, 2003
Title : SYSTEM AND METHOD FOR PROCESSING TRANSACTIONS
TC/Art Unit : 3688
Examiner: : Saba DAGNEW
Docket No. : 72167.000547
Customer No. : **21967**

MAIL STOP AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Responsive to the Final Office Action mailed January 13, 2010, please amend the above identified patent application as follows and please consider the following amendments and remarks.

- **Amendments to the claims** begin on page 2.
- **Remarks** begin on page 18.